

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

James Roberts, Jr

Debtor(s)

Case No. 17-35403 / MBK

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2017.
- 2) The plan was confirmed on 09/11/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/22/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/09/2019.
- 5) The case was dismissed on 10/23/2019.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,700.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$46,533.95
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$46,533.95**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$17,986.90
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,984.88
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$20,971.78**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bank Of America	Unsecured	11,861.00	NA	NA	0.00	0.00
CACH, LLC	Unsecured	9,050.00	9,050.24	9,050.24	0.00	0.00
Capital Health System	Unsecured	5,016.11	NA	NA	0.00	0.00
Chase Bank USA	Unsecured	8,624.00	NA	NA	0.00	0.00
CITY OF TRENTON - TAX OFFICE	Secured	NA	217,960.45	0.00	0.00	0.00
City Of Trenton Tax Collector	Secured	NA	62,898.00	62,898.00	5,103.87	0.00
Clearview Equities, LLC	Secured	61,760.47	85,346.01	85,346.01	6,925.43	0.00
ER Solutions	Unsecured	575.00	NA	NA	0.00	0.00
IC Systems Collections	Unsecured	216.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	203.46	203.46	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	124,153.25	73,310.56	73,310.56	5,948.81	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	57,077.33	57,077.33	0.00	0.00
Maryland National Bank	Unsecured	15,391.46	NA	NA	0.00	0.00
MBF Leasing	Unsecured	628.00	NA	NA	0.00	0.00
NJ DIVISION OF TAXATION	Priority	10,931.91	0.00	0.00	0.00	0.00
NJ DIVISION OF TAXATION	Secured	NA	91,592.83	91,592.83	7,432.31	0.00
NJ DIVISION OF TAXATION	Unsecured	NA	813.58	813.58	0.00	0.00
Portfolio Recovery Assoc	Unsecured	1,944.00	NA	NA	0.00	0.00
PREMIER BANKCARD, LLC.	Unsecured	275.00	326.87	326.87	0.00	0.00
TOWNSHIP OF LAWRENCE	Priority	NA	8,626.62	8,626.62	0.00	0.00
US BANK CUST BV002 TRUST & CRE	Secured	NA	1,870.18	1,870.18	151.75	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$315,017.58	\$25,562.17	\$0.00
TOTAL SECURED:	\$315,017.58	\$25,562.17	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,830.08	\$0.00	\$0.00
TOTAL PRIORITY:	\$8,830.08	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$67,268.02	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$20,971.78</u>		
Disbursements to Creditors	<u>\$25,562.17</u>		
TOTAL DISBURSEMENTS :			<u>\$46,533.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/31/2019

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.